

### REMARKS

Independent claims 48, 91 and 92 have each been amended to recite that the processing of the transaction details by the service processing unit is performed entirely within the telecommunications network irrespective of the service identity and a vendor that supplies the service. Support for this feature can be found at page 3, lines 20-23 and page 23, line 18 through page 25, line 3 of the PCT publication. This feature is not shown in, or suggested by U.S. Patent No. 6,868,391 to Hultgren.

As for independent claim 94, the coupler disclosed by U.S. Patent No. 5,408,513 to Busch is operable to perform only the function of acoustic coupling of a telephone handset with the terminal 112. Even if the skilled reader would be motivated to combine the teachings of Hultgren and Busch, he/she would not end up with an acoustic coupler as defined in claim 94. The combination of the teachings of Hultgren and Busch leads to using an acoustic coupler in a method of payment as disclosed by Hultgren and nothing more than that. There is no disclosure or suggestion made by Busch that the coupler can be equipped with a memory for storing at least some of the transaction details as it is in the present claim 94. There is nothing in Hultgren or Busch that would motivate one skilled in the art to modify the acoustic coupler disclosed by Busch to arrive at the claimed invention.

Allowance of all claims is respectfully requested.

Wherefore, a favorable action is earnestly solicited.

Respectfully submitted,

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